

Certificate Number: 03621-PAE-DE-032319860

Bankruptcy Case Number: 19-10832



03621-PAE-DE-032319860

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on February 19, 2019, at 9:43 o'clock PM EST, Terresa A Darragh completed a course on personal financial management given by internet by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: February 20, 2019 By: /s/Michelove Thelemaque

Name: Michelove Thelemaque

Title: Credit Counselor